Office of the Superintendent of Bankruptcy Canada
An Agency of Industry Canada

Bureau du surintendant des faillites Canada
Un organisme d'Industrie Canada

Insolvency

Statistics in Canada — Fourth Quarter 2008

Canada

OSB • BSF

Protecting the Integrity of the Insolvency System

Protéger l'intégrité du système d'insolvabilité

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Glossary

Consumer: An individual with more than 50 percent of total liabilities related to consumer goods and services.

Business: Any commercial entity or organization other than an individual, or an individual who has incurred 50 percent or more of total liabilities as a result of operating a business.

Bankruptcy: The state of a consumer or a business that has made an assignment in bankruptcy or against whom a bankruptcy order has been made.

Proposal: An offer to creditors to settle debts under conditions other than the existing terms. A proposal is a formal agreement under the *Bankruptcy and Insolvency Act*.

NAICS: North American Industry Classification System.

Census Metropolitan AREA (CMA): Each area consists of one or more adjacent municipalities situated around a major urban core. To form a census metropolitan area, the urban core must have a population of at least 100,000. For Statistics Canada's geographical definitions of the CMAs, go to: http://www12.statcan.gc.ca/census-recensement/2006/ref/dict/geo009-eng.cfm

Economic Region (ER): Standard geographic units created for analysis of regional economic activity. For Statistics Canada's geographical definitions of ERs, go to: http://www12.statcan.gc.ca/census-recensement/2006/ref/dict/geo022-eng.cfm

Table 1: Total Bankruptcies

	Volume			% Change		12-Month Period Ending		
	Q4 2008	Q3 2008	Q4 2007	Q3 2008 to Q4 2008	Q4 2007 to Q4 2008	12-31-2008	12-31-2007	% Change
Newfoundland and Labrador	480	587	443	-18.2	8.4	2,172	2,173	0.0
Prince Edward Island	135	116	69	16.4	95.7	458	329	39.2
Nova Scotia	1,039	1,035	822	0.4	26.4	4,132	3,693	11.9
New Brunswick	717	773	602	-7.2	19.1	2,851	2,605	9.4
Quebec	8,065	7,456	6,732	8.2	19.8	30,474	27,107	12.4
Ontario	10,812	9,695	8,608	11.5	25.6	38,637	34,024	13.6
Manitoba	566	527	508	7.4	11.4	2,128	2,143	-0.7
Saskatchewan	405	427	352	-5.2	15.1	1,601	1,667	-4.0
Alberta	1,943	1,604	1,229	21.1	58.1	6,513	5,217	24.8
British Columbia	2,255	1,955	1,716	15.3	31.4	7,747	7,121	8.8
Northwest Territories	7	7	9	0.0	-22.2	23	33	-30.3
Yukon	9	7	6	28.6	50.0	31	23	34.8
Nunavut	3	1	0	200.0	--	7	5	40.0
Canada	**26,436**	**24,190**	**21,096**	**9.3**	**25.3**	**96,774**	**86,140**	**12.3**

Table 2: Total Proposals

	Volume			% Change		12-Month Period Ending		
	Q4 2008	Q3 2008	Q4 2007	Q3 2008 to Q4 2008	Q4 2007 to Q4 2008	12-31-2008	12-31-2007	% Change
Newfoundland and Labrador	12	10	23	20.0	-47.8	48	96	-50.0
Prince Edward Island	10	4	8	150.0	25.0	29	34	-14.7
Nova Scotia	148	138	129	7.2	14.7	613	555	10.5
New Brunswick	135	128	88	5.5	53.4	461	332	38.9
Quebec	1,684	1,588	1,415	6.0	19.0	6,513	5,350	21.7
Ontario	4,221	3,557	3,141	18.7	34.4	14,657	12,430	17.9
Manitoba	169	166	135	1.8	25.2	585	554	5.6
Saskatchewan	124	105	126	18.1	-1.6	471	610	-22.8
Alberta	375	348	304	7.8	23.4	1,399	1,284	9.0
British Columbia	469	438	368	7.1	27.4	1,675	1,513	10.7
Northwest Territories	0	0	0	--	--	3	5	-40.0
Yukon	2	1	0	100.0	--	4	2	100.0
Nunavut	0	0	0	--	--	2	0	--
Canada	**7,349**	**6,483**	**5,737**	**13.4**	**28.1**	**26,460**	**22,765**	**16.2**

Table 3: Bankruptcies Filed by Consumers

	Volume			% Change		12-Month Period Ending		
	Q4 2008	Q3 2008	Q4 2007	Q3 2008 to Q4 2008	Q4 2007 to Q4 2008	12-31-2008	12-31-2007	% Change
Newfoundland and Labrador	471	582	434	-19.1	8.5	2,133	2,121	0.6
Prince Edward Island	133	111	63	19.8	111.1	444	297	49.5
Nova Scotia	1,013	995	769	1.8	31.7	3,970	3,487	13.9
New Brunswick	682	720	568	-5.3	20.1	2,655	2,454	8.2
Quebec	7,518	6,963	6,196	8.0	21.3	28,317	25,072	12.9
Ontario	10,229	9,175	7,996	11.5	27.9	36,200	31,439	15.1
Manitoba	547	507	490	7.9	11.6	2,025	2,041	-0.8
Saskatchewan	368	396	313	-7.1	17.6	1,451	1,463	-0.8
Alberta	1,833	1,497	1,151	22.4	59.3	6,066	4,768	27.2
British Columbia	2,143	1,815	1,597	18.1	34.2	7,293	6,651	9.7
Northwest Territories	7	7	7	0.0	0.0	22	31	-29.0
Yukon	9	7	5	28.6	80.0	27	20	35.0
Nunavut	3	1	0	200.0	--	7	3	133.3
Canada	**24,956**	**22,776**	**19,589**	**9.6**	**27.4**	**90,610**	**79,847**	**13.5**

Table 4: Bankruptcies Filed by Businesses

	Volume			% Change		12-Month Period Ending		
	Q4 2008	Q3 2008	Q4 2007	Q3 2008 to Q4 2008	Q4 2007 to Q4 2008	12-31-2008	12-31-2007	% Change
Newfoundland and Labrador	9	5	9	80.0	0.0	39	52	-25.0
Prince Edward Island	2	5	6	-60.0	-66.7	14	32	-56.3
Nova Scotia	26	40	53	-35.0	-50.9	162	206	-21.4
New Brunswick	35	53	34	-34.0	2.9	196	151	29.8
Quebec	547	493	536	11.0	2.1	2,157	2,035	6.0
Ontario	583	520	612	12.1	-4.7	2,437	2,585	-5.7
Manitoba	19	20	18	-5.0	5.6	103	102	1.0
Saskatchewan	37	31	39	19.4	-5.1	150	204	-26.5
Alberta	110	107	78	2.8	41.0	447	449	-0.4
British Columbia	112	140	119	-20.0	-5.9	454	470	-3.4
Northwest Territories	0	0	2	--	-100.0	1	2	-50.0
Yukon	0	0	1	--	-100.0	4	3	33.3
Nunavut	0	0	0	--	--	0	2	-100.0
Canada	**1,480**	**1,414**	**1,507**	**4.7**	**-1.8**	**6,164**	**6,293**	**-2.0**

Table 5: Proposals Filed by Consumers

	Volume			% Change		12-Month Period Ending		
	Q4 2008	Q3 2008	Q4 2007	Q3 2008 to Q4 2008	Q4 2007 to Q4 2008	12-31-2008	12-31-2007	% Change
Newfoundland and Labrador	12	10	23	20.0	-47.8	47	94	-50.0
Prince Edward Island	7	3	8	133.3	-12.5	23	29	-20.7
Nova Scotia	139	133	125	4.5	11.2	582	533	9.2
New Brunswick	120	116	81	3.4	48.1	414	300	38.0
Quebec	1,555	1,434	1,289	8.4	20.6	5,959	4,844	23.0
Ontario	4,120	3,468	3,032	18.8	35.9	14,242	11,974	18.9
Manitoba	166	166	131	0.0	26.7	576	544	5.9
Saskatchewan	117	95	116	23.2	0.9	416	540	-23.0
Alberta	358	335	278	6.9	28.8	1,322	1,179	12.1
British Columbia	445	423	343	5.2	29.7	1,589	1,404	13.2
Northwest Territories	0	0	0	--	--	3	3	0.0
Yukon	2	1	0	100.0	--	4	2	100.0
Nunavut	0	0	0	--	--	2	0	--
Canada	**7,041**	**6,184**	**5,426**	**13.9**	**29.8**	**25,179**	**21,446**	**17.4**

Table 6: Proposals Filed by Businesses

	Volume			% Change		12-Month Period Ending		
	Q4 2008	Q3 2008	Q4 2007	Q3 2008 to Q4 2008	Q4 2007 to Q4 2008	12-31-2008	12-31-2007	% Change
Newfoundland and Labrador	0	0	0	--	--	1	2	-50.0
Prince Edward Island	3	1	0	200.0	--	6	5	20.0
Nova Scotia	9	5	4	80.0	125.0	31	22	40.9
New Brunswick	15	12	7	25.0	114.3	47	32	46.9
Quebec	129	154	126	-16.2	2.4	554	506	9.5
Ontario	101	89	109	13.5	-7.3	415	456	-9.0
Manitoba	3	0	4	--	-25.0	9	10	-10.0
Saskatchewan	7	10	10	-30.0	-30.0	55	70	-21.4
Alberta	17	13	26	30.8	-34.6	77	105	-26.7
British Columbia	24	15	25	60.0	-4.0	86	109	-21.1
Northwest Territories	0	0	0	--	--	0	2	-100.0
Yukon	0	0	0	--	--	0	0	--
Nunavut	0	0	0	--	--	0	0	--
Canada	**308**	**299**	**311**	**3.0**	**-1.0**	**1,281**	**1,319**	**-2.9**

Table 7: Bankruptcies by NAICS Economic Sectors, Canada

	Volume			% Change		12-Month Period Ending		
	Q4 2008	Q3 2008	Q4 2007	Q3 2008 to Q4 2008	Q4 2007 to Q4 2008	12-31-2008	12-31-2007	% Change
Agriculture, Forestry, Fishing and Hunting	54	66	62	-18.2	-12.9	277	292	-5.1
Mining and Oil and Gas Extraction	5	9	7	-44.4	-28.6	31	27	14.8
Utilities	3	2	0	50.0	--	7	6	16.7
Construction	250	239	239	4.6	4.6	1,073	1,087	-1.3
Manufacturing	165	145	136	13.8	21.3	626	585	7.0
Wholesale Trade	69	73	65	-5.5	6.2	296	310	-4.5
Ratail Trade	204	186	239	9.7	-14.6	837	900	-7.0
Transportation and Warehousing	137	159	151	-13.8	-9.3	652	601	8.5
Information and Cultural Industries	25	14	26	78.6	-3.8	101	101	0.0
Finance and Insurance	26	20	28	30.0	-7.1	102	87	17.2
Real Estate and Rental and Leasing	32	45	37	-28.9	-13.5	132	155	-14.8
Professional, Scientific and Technical Services	110	87	88	26.4	25.0	372	399	-6.8
Management of Companies and Enterprises	15	4	7	275.0	114.3	31	36	-13.9
Administrative and Support, Waste Management and Remediation Services	65	56	58	16.1	12.1	256	274	-6.6
Educational Services	8	9	6	-11.1	33.3	39	36	8.3
Health Care and Social Assistance	10	24	18	-58.3	-44.4	72	71	1.4
Arts, Entertainment and Recreation	27	21	44	28.6	-38.6	116	145	-20.0
Accommodation and Food Services	175	167	183	4.8	-4.4	739	728	1.5
Other Services (except Public Administration)	98	85	111	15.3	-11.7	394	445	-11.5
Public Administration	2	3	2	-33.3	0.0	11	8	37.5
Total	**1,480**	**1,414**	**1,507**	**4.7**	**-1.8**	**6,164**	**6,293**	**-2.0**

Table 8: Proposals by NAICS Economic Sectors, Canada

	Volume			% Change		12-Month Period Ending		
	Q4 2008	Q3 2008	Q4 2007	Q3 2008 to Q4 2008	Q4 2007 to Q4 2008	12-31-2008	12-31-2007	% Change
Agriculture, Forestry, Fishing and Hunting	14	10	13	40.0	7.7	68	58	17.2
Mining and Oil and Gas Extraction	2	4	4	-50.0	-50.0	18	11	63.6
Utilities	1	1	0	0.0	--	2	1	100.0
Construction	36	33	44	9.1	-18.2	166	200	-17.0
Manufacturing	34	47	39	-27.7	-12.8	167	173	-3.5
Wholesale Trade	27	20	12	35.0	125.0	93	76	22.4
Ratail Trade	34	37	46	-8.1	-26.1	152	183	-16.9
Transportation and Warehousing	36	26	23	38.5	56.5	131	107	22.4
Information and Cultural Industries	9	12	7	-25.0	28.6	33	25	32.0
Finance and Insurance	7	4	6	75.0	16.7	17	18	-5.6
Real Estate and Rental and Leasing	4	8	8	-50.0	-50.0	30	28	7.1
Professional, Scientific and Technical Services	22	20	15	10.0	46.7	100	86	16.3
Management of Companies and Enterprises	2	4	1	-50.0	100.0	12	16	-25.0
Administrative and Support, Waste Management and Remediation Services	11	14	18	-21.4	-38.9	45	62	-27.4
Educational Services	6	0	1	--	500.0	12	12	0.0
Health Care and Social Assistance	7	4	7	75.0	0.0	19	23	-17.4
Arts, Entertainment and Recreation	4	6	7	-33.3	-42.9	23	27	-14.8
Accommodation and Food Services	35	26	39	34.6	-10.3	126	139	-9.4
Other Services (except Public Administration)	17	23	21	-26.1	-19.0	67	74	-9.5
Public Administration	0	0	0	--	--	0	0	--
Total	**308**	**299**	**311**	**3.0**	**-1.0**	**1,281**	**1,319**	**-2.9**

Table 9: Bankruptcies Filed by Consumers by ER

	Volume			% Change		12-Month Period Ending		
	Q4 2008	Q3 2008	Q4 2007	Q3 2008 to Q4 2008	Q4 2007 to Q4 2008	12-31-2008	12-31-2007	% Change
Newfoundland and Labrador	**471**	**582**	**434**	**-19.1**	**8.5**	**2,133**	**2,121**	**0.6**
Avalon Peninsula	243	316	205	-23.1	18.5	1,063	985	7.9
South Coast - Burin Peninsula	44	40	51	10.0	-13.7	190	261	-27.2
West Coast - Northern Peninsula - Labrador	82	104	88	-21.2	-6.8	387	453	-14.6
Notre Dame - Central Bonavista Bay	103	121	89	-14.9	15.7	494	422	17.1
Prince Edward Island	**133**	**104**	**63**	**27.9**	**111.1**	**437**	**296**	**47.6**
Nova Scotia	**1,013**	**995**	**769**	**1.8**	**31.7**	**3,970**	**3,487**	**13.9**
Cape Breton	177	188	135	-5.9	31.1	760	663	14.6
North Shore	171	159	152	7.5	12.5	637	643	-0.9
Annapolis Valley	160	175	87	-8.6	83.9	593	447	32.7
Southern	137	114	119	20.2	15.1	523	508	3.0
Halifax	369	358	276	3.1	33.7	1,457	1,225	18.9
New Brunswick	**682**	**720**	**568**	**-5.3**	**20.1**	**2,655**	**2,454**	**8.2**
Campbellton - Miramichi	158	91	124	73.6	27.4	530	544	-2.6
Moncton - Richibucto	201	203	160	-1.0	25.6	751	594	26.4
Saint John - St. Stephen	153	187	140	-18.2	9.3	614	602	2.0
Fredericton - Oromocto	98	153	86	-35.9	14.0	457	470	-2.8
Edmundston - Woodstock	72	87	59	-17.2	22.0	304	244	24.6
Quebec	**7,518**	**6,963**	**6,196**	**8.0**	**21.3**	**28,317**	**25,072**	**12.9**
Gaspésie - Îles-de-la-Madeleine	70	63	60	11.1	16.7	256	264	-3.0
Bas-Saint-Laurent	152	136	130	11.8	16.9	542	507	6.9
Capitale-Nationale	519	490	418	5.9	24.2	2,057	1,959	5.0
Chaudière - Appalaches	278	264	245	5.3	13.5	1,095	1,035	5.8
Estrie	329	339	237	-2.9	38.8	1,181	927	27.4
Centre-du-Québec	207	208	176	-0.5	17.6	753	673	11.9
Montérégie	1,340	1,149	1,050	16.6	27.6	4,914	4,131	19.0
Montréal	1,879	1,756	1,655	7.0	13.5	7,211	6,640	8.6
Laval	380	351	272	8.3	39.7	1,426	1,223	16.6
Lanaudière	522	515	377	1.4	38.5	1,862	1,420	31.1
Laurentides	616	560	522	10.0	18.0	2,322	2,018	15.1
Outaouais	504	442	418	14.0	20.6	1,914	1,647	16.2
Abitibi - Témiscamingue	124	180	148	-31.1	-16.2	585	616	-5.0
Mauricie	244	199	214	22.6	14.0	912	851	7.2
Saguenay - Lac-Saint-Jean	273	242	205	12.8	33.2	980	854	14.8
Côte-Nord	70	63	57	11.1	22.8	265	264	0.4
Nord-du-Québec	10	5	9	100.0	11.1	45	42	7.1
Ontario	**10,229**	**9,175**	**7,996**	**11.5**	**27.9**	**36,200**	**31,439**	**15.1**
Ottawa	951	954	805	-0.3	18.1	3,516	3,133	12.2
Kingston - Pembroke	460	386	325	19.2	41.5	1,565	1,374	13.9
Muskoka - Kawarthas	298	257	255	16.0	16.9	1,003	931	7.7
Toronto	3,730	3,347	2,899	11.4	28.7	13,200	11,306	16.8
Kitchener - Waterloo - Barrie	988	915	739	8.0	33.7	3,511	2,780	26.3
Hamilton - Niagara Peninsula	1,207	1,067	976	13.1	23.7	4,248	3,805	11.6
London	739	680	516	8.7	43.2	2,574	2,051	25.5
Windsor - Sarnia	876	736	623	19.0	40.6	3,043	2,631	15.7
Stratford - Bruce Peninsula	193	181	156	6.6	23.7	677	580	16.7
Northeast	605	501	545	20.8	11.0	2,228	2,227	0.0
Northwest	183	150	157	22.0	16.6	634	622	1.9

Table 9: Bankruptcies Filed by Consumers by ER

	Volume			% Change		12-Month Period Ending		
	Q4 2008	Q3 2008	Q4 2007	Q3 2008 to Q4 2008	Q4 2007 to Q4 2008	12-31-2008	12-31-2007	% Change
Manitoba	**547**	**507**	**490**	**7.9**	**11.6**	**2,025**	**2,041**	**-0.8**
Southeast	35	31	27	12.9	29.6	139	88	58.0
South Central	20	15	22	33.3	-9.1	83	75	10.7
Southwest	47	53	58	-11.3	-19.0	197	224	-12.1
North Central	13	21	18	-38.1	-27.8	65	69	-5.8
Winnipeg	368	335	319	9.9	15.4	1,314	1,360	-3.4
Interlake	22	28	21	-21.4	4.8	101	103	-1.9
Parklands	25	13	11	92.3	127.3	67	72	-6.9
North	15	11	14	36.4	7.1	60	51	17.6
Saskatchewan	**368**	**396**	**313**	**-7.1**	**17.6**	**1,451**	**1,463**	**-0.8**
Regina - Moose Mountain	113	128	97	-11.7	16.5	435	435	0.0
Swift Current - Moose Jaw	37	32	36	15.6	2.8	145	159	-8.8
Saskatoon - Biggar	88	107	79	-17.8	11.4	373	422	-11.6
Yorkton - Melville	44	53	34	-17.0	29.4	163	140	16.4
Prince Albert	73	69	62	5.8	17.7	300	277	8.3
Northern	13	7	4	85.7	225.0	35	30	16.7
Alberta	**1,833**	**1,497**	**1,151**	**22.4**	**59.3**	**6,066**	**4,768**	**27.2**
Lethbridge - Medicine Hat	176	180	119	-2.2	47.9	654	520	25.8
Camrose - Drumheller	76	67	49	13.4	55.1	275	207	32.9
Calgary	625	450	351	38.9	78.1	1,940	1,500	29.3
Banff - Jasper - Rocky Mountain House	44	37	28	18.9	57.1	145	109	33.0
Red Deer	118	80	71	47.5	66.2	372	327	13.8
Edmonton	604	525	416	15.0	45.2	2,067	1,627	27.0
Athabasca - Grande Prairie - Peace River	156	127	89	22.8	75.3	485	354	37.0
Wood Buffalo - Cold Lake	35	31	28	12.9	25.0	128	122	4.9
British Columbia	**2,143**	**1,815**	**1,597**	**18.1**	**34.2**	**7,293**	**6,651**	**9.7**
Vancouver Island and Coast	417	386	354	8.0	17.8	1,496	1,409	6.2
Lower Mainland - Southwest	1,190	980	843	21.4	41.2	3,984	3,653	9.1
Thompson - Okanagan	298	238	216	25.2	38.0	1,013	874	15.9
Kootenay	58	41	48	41.5	20.8	181	198	-8.6
Cariboo	120	114	88	5.3	36.4	395	308	28.2
North Coast	16	27	21	-40.7	-23.8	73	80	-8.8
Nechako	21	13	15	61.5	40.0	70	51	37.3
Northeast	24	16	12	50.0	100.0	82	77	6.5
Northwest Territories	**7**	**7**	**7**	**0.0**	**0.0**	**22**	**31**	**-29.0**
Yukon Territory	**9**	**7**	**5**	**28.6**	**80.0**	**27**	**20**	**35.0**
Nunavut	**3**	**1**	**0**	**200.0**	**--**	**7**	**3**	**133.3**

Table 10: Bankruptcies Filed by Businesses by ER

	Volume			% Change		12-Month Period Ending		
	Q4 2008	Q3 2008	Q4 2007	Q3 2008 to Q4 2008	Q4 2007 to Q4 2008	12-31-2008	12-31-2007	% Change
Newfoundland and Labrador	**9**	**5**	**9**	**80.0**	**0.0**	**39**	**52**	**-25.0**
Avalon Peninsula	1	0	5	–	-80.0	9	25	-64.0
South Coast - Burin Peninsula	0	0	0	–	–	3	4	-25.0
West Coast - Northern Peninsula - Labrador	6	3	1	100.0	500.0	12	6	100.0
Notre Dame - Central Bonavista Bay	2	3	3	-33.3	-33.3	16	17	-5.9
Prince Edward Island	**2**	**4**	**6**	**-50.0**	**-66.7**	**13**	**32**	**-59.4**
Nova Scotia	**26**	**40**	**53**	**-35.0**	**-50.9**	**162**	**206**	**-21.4**
Cape Breton	2	3	8	-33.3	-75.0	13	26	-50.0
North Shore	3	11	14	-72.7	-78.6	32	39	-17.9
Annapolis Valley	6	3	5	100.0	20.0	19	19	0.0
Southern	3	1	6	200.0	-50.0	21	23	-8.7
Halifax	11	22	20	-50.0	-45.0	77	99	-22.2
New Brunswick	**35**	**53**	**34**	**-34.0**	**2.9**	**196**	**151**	**29.8**
Campbellton - Miramichi	8	14	4	-42.9	100.0	36	30	20.0
Moncton - Richibucto	10	13	14	-23.1	-28.6	55	53	3.8
Saint John - St. Stephen	2	5	2	-60.0	0.0	21	12	75.0
Fredericton - Oromocto	6	5	10	20.0	-40.0	33	32	3.1
Edmundston - Woodstock	9	16	4	-43.8	125.0	51	24	112.5
Quebec	**547**	**493**	**536**	**11.0**	**2.1**	**2,157**	**2,035**	**6.0**
Gaspésie - Îles-de-la-Madeleine	6	5	4	20.0	50.0	17	25	-32.0
Bas-Saint-Laurent	15	19	14	-21.1	7.1	58	63	-7.9
Capitale-Nationale	42	36	53	16.7	-20.8	155	173	-10.4
Chaudière - Appalaches	32	26	30	23.1	6.7	115	118	-2.5
Estrie	20	13	21	53.8	-4.8	62	70	-11.4
Centre-du-Québec	17	10	22	70.0	-22.7	55	63	-12.7
Montérégie	85	61	59	39.3	44.1	309	262	17.9
Montréal	176	153	163	15.0	8.0	674	596	13.1
Laval	22	33	27	-33.3	-18.5	133	110	20.9
Lanaudière	18	21	20	-14.3	-10.0	88	71	23.9
Laurentides	44	33	40	33.3	10.0	160	127	26.0
Outaouais	22	22	30	0.0	-26.7	100	101	-1.0
Abitibi - Témiscamingue	1	11	10	-90.9	-90.0	33	45	-26.7
Mauricie	19	20	9	-5.0	111.1	81	77	5.2
Saguenay - Lac-Saint-Jean	19	21	23	-9.5	-17.4	83	109	-23.9
Côte-Nord	6	5	12	20.0	-50.0	26	21	23.8
Nord-du-Québec	1	2	0	-50.0	–	9	6	50.0
Ontario	**583**	**520**	**612**	**12.1**	**-4.7**	**2,437**	**2,585**	**-5.7**
Ottawa	72	35	55	105.7	30.9	229	259	-11.6
Kingston - Pembroke	24	27	23	-11.1	4.3	84	80	5.0
Muskoka - Kawarthas	11	7	21	57.1	-47.6	49	63	-22.2
Toronto	262	267	286	-1.9	-8.4	1,200	1,126	6.6
Kitchener - Waterloo - Barrie	44	49	50	-10.2	-12.0	197	236	-16.5
Hamilton - Niagara Peninsula	65	52	77	25.0	-15.6	273	307	-11.1
London	30	21	23	42.9	30.4	97	114	-14.9
Windsor - Sarnia	24	16	22	50.0	9.1	100	136	-26.5
Stratford - Bruce Peninsula	7	6	17	16.7	-58.8	30	66	-54.5
Northeast	36	28	29	28.6	24.1	133	145	-8.3
Northwest	9	11	7	-18.2	28.6	46	53	-13.2

Table 10: Bankruptcies Filed by Businesses by ER

	Volume			% Change		12-Month Period Ending		
	Q4 2008	Q3 2008	Q4 2007	Q3 2008 to Q4 2008	Q4 2007 to Q4 2008	12-31-2008	12-31-2007	% Change
Manitoba	**19**	**20**	**18**	**-5.0**	**5.6**	**103**	**102**	**1.0**
Southeast	3	1	0	200.0	--	10	6	66.7
South Central	0	2	0	-100.0	--	2	8	-75.0
Southwest	4	9	6	-55.6	-33.3	28	20	40.0
North Central	0	0	2	--	-100.0	6	11	-45.5
Winnipeg	7	8	7	-12.5	0.0	41	37	10.8
Interlake	2	0	1	--	100.0	11	9	22.2
Parklands	2	0	2	--	0.0	4	8	-50.0
North	0	0	0	--	--	0	3	-100.0
Saskatchewan	**37**	**31**	**39**	**19.4**	**-5.1**	**150**	**204**	**-26.5**
Regina - Moose Mountain	11	9	19	22.2	-42.1	37	65	-43.1
Swift Current - Moose Jaw	2	5	7	-60.0	-71.4	20	20	0.0
Saskatoon - Biggar	10	4	8	150.0	25.0	40	58	-31.0
Yorkton - Melville	3	5	1	-40.0	200.0	16	21	-23.8
Prince Albert	11	3	4	266.7	175.0	29	39	-25.6
Northern	1	5	0	-80.0	--	7	1	600.0
Alberta	**110**	**107**	**78**	**2.8**	**41.0**	**447**	**449**	**-0.4**
Lethbridge - Medicine Hat	5	6	8	-16.7	-37.5	47	47	0.0
Camrose - Drumheller	3	3	4	0.0	-25.0	13	33	-60.6
Calgary	47	47	40	0.0	17.5	186	196	-5.1
Banff - Jasper - Rocky Mountain House	7	3	0	133.3	--	12	8	50.0
Red Deer	15	8	11	87.5	36.4	35	39	-10.3
Edmonton	18	23	8	-21.7	125.0	97	87	11.5
Athabasca - Grande Prairie - Peace River	11	13	5	-15.4	120.0	42	30	40.0
Wood Buffalo - Cold Lake	4	3	1	33.3	300.0	16	9	77.8
British Columbia	**112**	**140**	**119**	**-20.0**	**-5.9**	**454**	**470**	**-3.4**
Vancouver Island and Coast	30	24	14	25.0	114.3	94	70	34.3
Lower Mainland - Southwest	44	57	69	-22.8	-36.2	187	230	-18.7
Thompson - Okanagan	19	32	14	-40.6	35.7	92	97	-5.2
Kootenay	5	6	3	-16.7	66.7	16	15	6.7
Cariboo	8	19	13	-57.9	-38.5	46	40	15.0
North Coast	0	0	2	--	-100.0	4	5	-20.0
Nechako	4	2	1	100.0	300.0	8	1	700.0
Northeast	2	0	1	--	100.0	7	11	-36.4
Northwest Territories	**0**	**0**	**2**	**--**	**-100.0**	**1**	**2**	**-50.0**
Yukon Territory	**0**	**0**	**1**	**--**	**-100.0**	**4**	**3**	**33.3**
Nunavut	**0**	**0**	**0**	**--**	**--**	**0**	**2**	**-100.0**

Table 11: Proposals Filed by Consumers by ER

	Volume			% Change		12-Month Period Ending		
	Q4 2008	Q3 2008	Q4 2007	Q3 2008 to Q4 2008	Q4 2007 to Q4 2008	12-31-2008	12-31-2007	% Change
Newfoundland and Labrador	**12**	**10**	**23**	**20.0**	**-47.8**	**47**	**94**	**-50.0**
Avalon Peninsula	11	4	17	175.0	-35.3	31	83	-62.7
South Coast - Burin Peninsula	0	2	1	-100.0	-100.0	2	1	100.0
West Coast - Northern Peninsula - Labrador	1	3	5	-66.7	-80.0	5	7	-28.6
Notre Dame - Central Bonavista Bay	0	2	0	-100.0	–	10	3	233.3
Prince Edward Island	**7**	**3**	**8**	**133.3**	**-12.5**	**23**	**29**	**-20.7**
Nova Scotia	**139**	**133**	**125**	**4.5**	**11.2**	**582**	**533**	**9.2**
Cape Breton	48	31	26	54.8	84.6	181	110	64.5
North Shore	29	34	32	-14.7	-9.4	118	99	19.2
Annapolis Valley	13	14	10	-7.1	30.0	54	49	10.2
Southern	10	21	13	-52.4	-23.1	56	61	-8.2
Halifax	39	32	44	21.9	-11.4	174	214	-18.7
New Brunswick	**120**	**116**	**81**	**3.4**	**48.1**	**414**	**300**	**38.0**
Campbellton - Miramichi	14	14	13	0.0	7.7	55	43	27.9
Moncton - Richibucto	36	31	31	16.1	16.1	120	89	34.8
Saint John - St. Stephen	23	36	23	-36.1	0.0	105	73	43.8
Fredericton - Oromocto	37	29	12	27.6	208.3	110	72	52.8
Edmundston - Woodstock	10	6	3	66.7	233.3	24	22	9.1
Quebec	**1,555**	**1,434**	**1,289**	**8.4**	**20.6**	**5,959**	**4,844**	**23.0**
Gaspésie - Îles-de-la-Madeleine	25	20	10	25.0	150.0	77	55	40.0
Bas-Saint-Laurent	28	34	22	-17.6	27.3	132	86	53.5
Capitale-Nationale	60	71	72	-15.5	-16.7	253	263	-3.8
Chaudière - Appalaches	36	43	34	-16.3	5.9	153	100	53.0
Estrie	24	32	15	-25.0	60.0	122	66	84.8
Centre-du-Québec	43	30	34	43.3	26.5	132	100	32.0
Montérégie	263	248	212	6.0	24.1	1,077	855	26.0
Montréal	398	394	369	1.0	7.9	1,622	1,358	19.4
Laval	118	99	89	19.2	32.6	395	286	38.1
Lanaudière	159	153	112	3.9	42.0	584	403	44.9
Laurentides	190	136	120	39.7	58.3	614	530	15.8
Outaouais	105	94	110	11.7	-4.5	423	422	0.2
Abitibi - Témiscamingue	28	12	7	133.3	300.0	69	40	72.5
Mauricie	32	28	49	14.3	-34.7	130	142	-8.5
Saguenay - Lac-Saint-Jean	29	27	29	7.4	0.0	128	108	18.5
Côte-Nord	13	12	5	8.3	160.0	42	24	75.0
Nord-du-Québec	1	0	0	–	–	5	6	-16.7
Ontario	**4,120**	**3,468**	**3,032**	**18.8**	**35.9**	**14,242**	**11,974**	**18.9**
Ottawa	248	284	263	-12.7	-5.7	1,104	1,069	3.3
Kingston - Pembroke	127	116	99	9.5	28.3	449	374	20.1
Muskoka - Kawarthas	85	54	54	57.4	57.4	249	223	11.7
Toronto	2,195	1,774	1,629	23.7	34.7	7,380	6,317	16.8
Kitchener - Waterloo - Barrie	422	355	291	18.9	45.0	1,451	1,142	27.1
Hamilton - Niagara Peninsula	443	385	307	15.1	44.3	1,488	1,186	25.5
London	190	172	126	10.5	50.8	670	548	22.3
Windsor - Sarnia	226	178	145	27.0	55.9	790	598	32.1
Stratford - Bruce Peninsula	49	27	30	81.5	63.3	146	127	15.0
Northeast	100	93	70	7.5	42.9	405	312	29.8
Northwest	36	28	19	28.6	89.5	109	78	39.7

Table 11: Proposals Filed by Consumers by ER

	Volume			% Change		12-Month Period Ending		
	Q4 2008	Q3 2008	Q4 2007	Q3 2008 to Q4 2008	Q4 2007 to Q4 2008	12-31-2008	12-31-2007	% Change
Manitoba	**166**	**166**	**131**	**0.0**	**26.7**	**576**	**544**	**5.9**
Southeast	3	9	2	-66.7	50.0	27	14	92.9
South Central	4	4	0	0.0	–	14	13	7.7
Southwest	30	16	18	87.5	66.7	82	57	43.9
North Central	5	6	1	-16.7	400.0	18	11	63.6
Winnipeg	105	105	98	0.0	7.1	362	392	-7.7
Interlake	4	10	8	-60.0	-50.0	25	26	-3.8
Parklands	7	4	1	75.0	600.0	22	17	29.4
North	7	12	3	-41.7	133.3	27	15	80.0
Saskatchewan	**117**	**95**	**116**	**23.2**	**0.9**	**416**	**540**	**-23.0**
Regina - Moose Mountain	23	34	39	-32.4	-41.0	126	201	-37.3
Swift Current - Moose Jaw	13	14	11	-7.1	18.2	44	37	18.9
Saskatoon - Biggar	49	23	38	113.0	28.9	124	170	-27.1
Yorkton - Melville	3	3	7	0.0	-57.1	33	31	6.5
Prince Albert	27	19	20	42.1	35.0	85	86	-1.2
Northern	1	2	1	-50.0	0.0	4	14	-71.4
Alberta	**358**	**335**	**278**	**6.9**	**28.8**	**1,322**	**1,179**	**12.1**
Lethbridge - Medicine Hat	63	26	27	142.3	133.3	152	82	85.4
Camrose - Drumheller	8	12	9	-33.3	-11.1	41	38	7.9
Calgary	98	86	76	14.0	28.9	332	316	5.1
Banff - Jasper - Rocky Mountain House	5	4	6	25.0	-16.7	24	24	0.0
Red Deer	24	16	17	50.0	41.2	83	74	12.2
Edmonton	127	158	114	-19.6	11.4	562	516	8.9
Athabasca - Grande Prairie - Peace River	21	22	17	-4.5	23.5	89	86	3.5
Wood Buffalo - Cold Lake	12	11	12	9.1	0.0	40	43	-7.0
British Columbia	**445**	**423**	**343**	**5.2**	**29.7**	**1,589**	**1,404**	**13.2**
Vancouver Island and Coast	100	83	82	20.5	22.0	366	358	2.2
Lower Mainland - Southwest	259	267	181	-3.0	43.1	948	782	21.2
Thompson - Okanagan	40	32	37	25.0	8.1	136	111	22.5
Kootenay	11	9	10	22.2	10.0	29	35	-17.1
Cariboo	17	16	21	6.3	-19.0	67	62	8.1
North Coast	2	8	6	-75.0	-66.7	11	22	-50.0
Nechako	2	0	1	–	100.0	7	7	0.0
Northeast	13	7	4	85.7	225.0	25	27	-7.4
Northwest Territories	**0**	**0**	**0**	**–**	**–**	**3**	**3**	**0.0**
Yukon Territory	**2**	**1**	**0**	**100.0**	**–**	**4**	**2**	**100.0**
Nunavut	**0**	**0**	**0**	**–**	**–**	**2**	**0**	**–**

Table 12: Proposals Filed by Businesses by ER

	Volume			% Change		12-Month Period Ending		
	Q4 2008	Q3 2008	Q4 2007	Q3 2008 to Q4 2008	Q4 2007 to Q4 2008	12-31-2008	12-31-2007	% Change
Newfoundland and Labrador	**0**	**0**	**0**	–	–	**1**	**2**	**-50.0**
Avalon Peninsula	0	0	0	–	–	1	1	0.0
South Coast - Burin Peninsula	0	0	0	–	–	0	0	–
West Coast - Northern Peninsula - Labrador	0	0	0	–	–	0	0	–
Notre Dame - Central Bonavista Bay	0	0	0	–	–	0	0	–
Prince Edward Island	**3**	**2**	**0**	**50.0**	–	**7**	**5**	**40.0**
Nova Scotia	**9**	**5**	**4**	**80.0**	**125.0**	**31**	**22**	**40.9**
Cape Breton	3	0	1	–	200.0	5	1	400.0
North Shore	2	0	0	–	–	7	4	75.0
Annapolis Valley	0	0	0	–	–	1	2	-50.0
Southern	2	0	0	–	–	2	4	-50.0
Halifax	1	5	3	-80.0	-66.7	15	11	36.4
New Brunswick	**15**	**12**	**7**	**25.0**	**114.3**	**47**	**32**	**46.9**
Campbellton - Miramichi	1	3	0	-66.7	–	4	3	33.3
Moncton - Richibucto	2	1	1	100.0	100.0	8	6	33.3
Saint John - St. Stephen	7	4	2	75.0	250.0	16	5	220.0
Fredericton - Oromocto	4	2	2	100.0	100.0	10	10	0.0
Edmundston - Woodstock	1	2	1	-50.0	0.0	8	7	14.3
Quebec	**129**	**154**	**126**	**-16.2**	**2.4**	**554**	**506**	**9.5**
Gaspésie - Îles-de-la-Madeleine	4	0	2	–	100.0	9	5	80.0
Bas-Saint-Laurent	3	4	4	-25.0	-25.0	13	14	-7.1
Capitale-Nationale	19	15	14	26.7	35.7	59	68	-13.2
Chaudière - Appalaches	6	9	6	-33.3	0.0	29	28	3.6
Estrie	2	2	2	0.0	0.0	13	10	30.0
Centre-du-Québec	4	7	2	-42.9	100.0	19	5	280.0
Montérégie	17	12	14	41.7	21.4	75	77	-2.6
Montréal	32	58	41	-44.8	-22.0	152	128	18.8
Laval	4	4	2	0.0	100.0	25	16	56.3
Lanaudière	6	7	5	-14.3	20.0	29	17	70.6
Laurentides	13	9	12	44.4	8.3	45	43	4.7
Outaouais	8	11	10	-27.3	-20.0	31	39	-20.5
Abitibi - Témiscamingue	1	0	1	–	0.0	2	6	-66.7
Mauricie	3	13	8	-76.9	-62.5	31	29	6.9
Saguenay - Lac-Saint-Jean	7	4	1	75.0	600.0	17	19	-10.5
Côte-Nord	0	0	1	–	-100.0	5	1	400.0
Nord-du-Québec	0	0	0	–	–	0	0	–
Ontario	**101**	**89**	**109**	**13.5**	**-7.3**	**415**	**456**	**-9.0**
Ottawa	19	9	13	111.1	46.2	53	38	39.5
Kingston - Pembroke	0	0	1	–	-100.0	10	17	-41.2
Muskoka - Kawarthas	0	1	1	-100.0	-100.0	3	5	-40.0
Toronto	57	46	51	23.9	11.8	231	225	2.7
Kitchener - Waterloo - Barrie	6	11	7	-45.5	-14.3	38	50	-24.0
Hamilton - Niagara Peninsula	12	3	19	300.0	-36.8	32	52	-38.5
London	1	0	8	–	-87.5	7	29	-75.9
Windsor - Sarnia	6	13	4	-53.8	50.0	28	12	133.3
Stratford - Bruce Peninsula	0	0	0	–	–	3	8	-62.5
Northeast	0	6	2	-100.0	-100.0	9	11	-18.2
Northwest	0	0	3	–	-100.0	0	9	-100.0

Table 12: Proposals Filed by Businesses by ER

	Volume			% Change		12-Month Period Ending		
	Q4 2008	Q3 2008	Q4 2007	Q3 2008 to Q4 2008	Q4 2007 to Q4 2008	12-31-2008	12-31-2007	% Change
Manitoba	**3**	**0**	**4**	**--**	**-25.0**	**9**	**10**	**-10.0**
Southeast	0	0	0	--	--	0	1	-100.0
South Central	1	0	0	--	--	1	0	--
Southwest	0	0	0	--	--	2	0	--
North Central	1	0	0	--	--	1	0	--
Winnipeg	1	0	0	--	--	4	5	-20.0
Interlake	0	0	2	--	-100.0	1	2	-50.0
Parklands	0	0	2	--	-100.0	0	2	-100.0
North	0	0	0	--	--	0	1	-100.0
Saskatchewan	**7**	**10**	**10**	**-30.0**	**-30.0**	**55**	**70**	**-21.4**
Regina - Moose Mountain	5	3	3	66.7	66.7	17	22	-22.7
Swift Current - Moose Jaw	0	3	0	-100.0	--	9	6	50.0
Saskatoon - Biggar	1	4	4	-75.0	-75.0	18	19	-5.3
Yorkton - Melville	1	0	1	--	0.0	5	4	25.0
Prince Albert	0	0	2	--	-100.0	6	17	-64.7
Northern	0	0	0	--	--	0	1	-100.0
Alberta	**17**	**13**	**26**	**30.8**	**-34.6**	**77**	**105**	**-26.7**
Lethbridge - Medicine Hat	4	0	1	--	300.0	6	2	200.0
Camrose - Drumheller	0	0	0	--	--	1	8	-87.5
Calgary	1	8	11	-87.5	-90.9	28	40	-30.0
Banff - Jasper - Rocky Mountain House	0	1	1	-100.0	-100.0	1	1	0.0
Red Deer	1	1	1	0.0	0.0	6	3	100.0
Edmonton	4	4	10	0.0	-60.0	21	45	-53.3
Athabasca - Grande Prairie - Peace River	6	0	2	--	200.0	11	4	175.0
Wood Buffalo - Cold Lake	0	0	0	--	--	3	1	200.0
British Columbia	**24**	**15**	**25**	**60.0**	**-4.0**	**86**	**109**	**-21.1**
Vancouver Island and Coast	2	8	6	-75.0	-66.7	17	25	-32.0
Lower Mainland - Southwest	17	2	14	750.0	21.4	36	63	-42.9
Thompson - Okanagan	2	1	4	100.0	-50.0	13	11	18.2
Kootenay	2	3	0	-33.3	--	11	2	450.0
Cariboo	1	0	1	--	0.0	3	3	0.0
North Coast	0	2	0	-100.0	--	3	1	200.0
Nechako	0	0	0	--	--	0	0	--
Northeast	0	0	0	--	--	2	3	-33.3
Northwest Territories	**0**	**0**	**0**	**--**	**--**	**0**	**2**	**-100.0**
Yukon Territory	**0**	**0**	**0**	**--**	**--**	**0**	**0**	**--**
Nunavut	**0**	**0**	**0**	**--**	**--**	**0**	**0**	**--**

Table 13: Bankruptcies Filed by Consumers by CMA

	Province	Volume			% Change		12-Month Period Ending		
		Q4 2008	Q3 2008	Q4 2007	Q3 2008 to Q4 2008	Q4 2007 to Q4 2008	12-31-2008	12-31-2007	% Change
St. John's	N.L.	193	233	148	-17.2	30.4	798	726	9.9
Halifax	N.S.	359	341	274	5.3	31.0	1,411	1,227	15.0
Saint John	N.B.	122	115	95	6.1	28.4	445	453	-1.8
Saguenay	Que.	168	135	128	24.4	31.3	565	513	10.1
Québec	Que.	519	488	453	6.4	14.6	2,123	2,076	2.3
Sherbrooke	Que.	218	209	160	4.3	36.3	779	629	23.8
Trois-Rivières	Que.	144	127	137	13.4	5.1	549	498	10.2
Montréal	Que.	3,682	3,410	3,081	8.0	19.5	13,909	12,288	13.2
Ottawa - Gatineau	Ont./Que.	1,002	933	850	7.4	17.9	3,764	3,352	12.3
Kingston	Ont.	146	133	114	9.8	28.1	519	488	6.4
Oshawa	Ont.	320	246	233	30.1	37.3	1,044	862	21.1
Toronto	Ont.	3,408	3,099	2,708	10.0	25.8	12,208	10,597	15.2
Hamilton	Ont.	603	547	470	10.2	28.3	2,093	1,865	12.2
St. Catharines - Niagara	Ont.	371	342	306	8.5	21.2	1,394	1,199	16.3
Kitchener	Ont.	378	324	310	16.7	21.9	1,353	1,176	15.1
London	Ont.	534	511	378	4.5	41.3	1,891	1,545	22.4
Windsor	Ont.	475	411	337	15.6	40.9	1,690	1,417	19.3
Greater Sudbury	Ont.	156	140	111	11.4	40.5	577	593	-2.7
Thunder Bay	Ont.	94	88	98	6.8	-4.1	340	358	-5.0
Winnipeg	Man.	375	326	314	15.0	19.4	1,317	1,356	-2.9
Regina	Sask.	89	87	81	2.3	9.9	320	335	-4.5
Saskatoon	Sask.	73	95	64	-23.2	14.1	317	348	-8.9
Calgary	Alta.	575	447	332	28.6	73.2	1,846	1,420	30.0
Edmonton	Alta.	579	502	400	15.3	44.8	1,968	1,557	26.4
Abbotsford	B.C.	100	68	53	47.1	88.7	304	263	15.6
Vancouver	B.C.	996	847	713	17.6	39.7	3,361	3,091	8.7
Victoria	B.C.	187	193	181	-3.1	3.3	705	683	3.2

Table 14: Bankruptcies Filed by Businesses by CMA

	Province	Volume			% Change		12-Month Period Ending		
		Q4 2008	Q3 2008	Q4 2007	Q3 2008 to Q4 2008	Q4 2007 to Q4 2008	12-31-2008	12-31-2007	% Change
St. John's	N.L.	0	0	5	--	-100.0	8	22	-63.6
Halifax	N.S.	11	22	21	-50.0	-47.6	76	100	-24.0
Saint John	N.B.	1	2	1	-50.0	0.0	10	8	25.0
Saguenay	Que.	12	11	11	9.1	9.1	38	47	-19.1
Québec	Que.	45	47	53	-4.3	-15.1	185	181	2.2
Sherbrooke	Que.	15	12	17	25.0	-11.8	44	54	-18.5
Trois-Rivières	Que.	12	15	7	-20.0	71.4	42	34	23.5
Montréal	Que.	289	240	261	20.4	10.7	1,137	958	18.7
Ottawa - Gatineau	Ont./Que.	64	46	59	39.1	8.5	228	246	-7.3
Kingston	Ont.	9	8	7	12.5	28.6	26	32	-18.8
Oshawa	Ont.	7	16	14	-56.3	-50.0	60	60	0.0
Toronto	Ont.	249	244	282	2.0	-11.7	1,122	1,085	3.4
Hamilton	Ont.	45	31	43	45.2	4.7	150	166	-9.6
St. Catharines - Niagara	Ont.	13	18	21	-27.8	-38.1	80	94	-14.9
Kitchener	Ont.	12	18	8	-33.3	50.0	73	72	1.4
London	Ont.	23	15	20	53.3	15.0	74	80	-7.5
Windsor	Ont.	13	8	11	62.5	18.2	41	70	-41.4
Greater Sudbury	Ont.	5	7	5	-28.6	0.0	21	22	-4.5
Thunder Bay	Ont.	3	3	6	0.0	-50.0	18	31	-41.9
Winnipeg	Man.	8	7	8	14.3	0.0	42	42	0.0
Regina	Sask.	10	3	12	233.3	-16.7	24	44	-45.5
Saskatoon	Sask.	9	6	6	50.0	50.0	31	33	-6.1
Calgary	Alta.	43	44	38	-2.3	13.2	176	179	-1.7
Edmonton	Alta.	18	24	6	-25.0	200.0	89	83	7.2
Abbotsford	B.C.	4	2	1	100.0	300.0	14	9	55.6
Vancouver	B.C.	38	51	61	-25.5	-37.7	161	201	-19.9
Victoria	B.C.	16	13	8	23.1	100.0	43	35	22.9

Table 15: Proposals Filed by Consumers by CMA

	Province	Volume			% Change		12-Month Period Ending		
		Q4 2008	Q3 2008	Q4 2007	Q3 2008 to Q4 2008	Q4 2007 to Q4 2008	12-31-2008	12-31-2007	% Change
St. John's	N.L.	10	4	13	150.0	-23.1	22	65	-66.2
Halifax	N.S.	37	40	44	-7.5	-15.9	181	214	-15.4
Saint John	N.B.	17	32	16	-46.9	6.3	85	59	44.1
Saguenay	Que.	22	18	15	22.2	46.7	86	72	19.4
Québec	Que.	74	69	84	7.2	-11.9	282	279	1.1
Sherbrooke	Que.	15	23	8	-34.8	87.5	79	47	68.1
Trois-Rivières	Que.	13	18	18	-27.8	-27.8	74	60	23.3
Montréal	Que.	912	867	739	5.2	23.4	3,499	2,802	24.9
Ottawa - Gatineau	Ont./Que.	255	273	262	-6.6	-2.7	1,104	1,088	1.5
Kingston	Ont.	29	35	29	-17.1	0.0	113	110	2.7
Oshawa	Ont.	156	102	127	52.9	22.8	521	461	13.0
Toronto	Ont.	2,011	1,688	1,541	19.1	30.5	6,880	5,942	15.8
Hamilton	Ont.	214	192	178	11.5	20.2	767	639	20.0
St. Catharines - Niagara	Ont.	150	111	80	35.1	87.5	429	340	26.2
Kitchener	Ont.	190	126	110	50.8	72.7	612	467	31.0
London	Ont.	147	141	82	4.3	79.3	523	422	23.9
Windsor	Ont.	140	114	93	22.8	50.5	487	378	28.8
Greater Sudbury	Ont.	30	33	25	-9.1	20.0	136	108	25.9
Thunder Bay	Ont.	27	18	9	50.0	200.0	68	31	119.4
Winnipeg	Man.	107	114	98	-6.1	9.2	377	393	-4.1
Regina	Sask.	16	32	33	-50.0	-51.5	102	179	-43.0
Saskatoon	Sask.	43	21	36	104.8	19.4	107	148	-27.7
Calgary	Alta.	96	77	75	24.7	28.0	312	296	5.4
Edmonton	Alta.	123	155	113	-20.6	8.8	546	499	9.4
Abbotsford	B.C.	15	14	5	7.1	200.0	53	42	26.2
Vancouver	B.C.	220	237	165	-7.2	33.3	836	687	21.7
Victoria	B.C.	46	36	37	27.8	24.3	167	158	5.7

Table 16 : Proposals Filed by Businesses by CMA

	Province	Volume			% Change		12-Month Period Ending		
		Q4 2008	Q3 2008	Q4 2007	Q3 2008 to Q4 2008	Q4 2007 to Q4 2008	12-31-2008	12-31-2007	% Change
St. John's	N.L.	0	0	0	--	--	1	1	0.0
Halifax	N.S.	1	5	3	-80.0	-66.7	15	11	36.4
Saint John	N.B.	6	2	2	200.0	200.0	13	5	160.0
Saguenay	Que.	2	0	1	--	100.0	2	7	-71.4
Québec	Que.	21	15	11	40.0	90.9	67	61	9.8
Sherbrooke	Que.	1	1	3	0.0	-66.7	8	10	-20.0
Trois-Rivières	Que.	2	4	3	-50.0	-33.3	13	11	18.2
Montréal	Que.	59	77	60	-23.4	-1.7	263	217	21.2
Ottawa - Gatineau	Ont./Que.	16	16	16	0.0	0.0	61	46	32.6
Kingston	Ont.	0	0	0	--	--	2	3	-33.3
Oshawa	Ont.	1	1	1	0.0	0.0	10	6	66.7
Toronto	Ont.	57	42	52	35.7	9.6	217	224	-3.1
Hamilton	Ont.	6	4	12	50.0	-50.0	18	27	-33.3
St. Catharines - Niagara	Ont.	4	1	5	300.0	-20.0	11	15	-26.7
Kitchener	Ont.	3	5	3	-40.0	0.0	18	18	0.0
London	Ont.	0	1	6	-100.0	-100.0	4	22	-81.8
Windsor	Ont.	5	12	0	-58.3	--	22	3	633.3
Greater Sudbury	Ont.	0	2	1	-100.0	-100.0	4	5	-20.0
Thunder Bay	Ont.	0	0	2	--	-100.0	0	4	-100.0
Winnipeg	Man.	1	0	0	--	--	4	5	-20.0
Regina	Sask.	3	3	3	0.0	0.0	10	13	-23.1
Saskatoon	Sask.	1	3	4	-66.7	-75.0	17	11	54.5
Calgary	Alta.	1	7	12	-85.7	-91.7	22	41	-46.3
Edmonton	Alta.	4	3	8	33.3	-50.0	20	40	-50.0
Abbotsford	B.C.	1	0	0	--	--	2	1	100.0
Vancouver	B.C.	16	3	13	433.3	23.1	35	52	-32.7
Victoria	B.C.	2	2	2	0.0	0.0	7	10	-30.0